John & Anna Le Francois
4250 Flaming Ridge Trail
Las Vegas, NV. 89147

The Greenspan Company
President William G. Rake
3600 Wilshire Blvd. Suite #300
Los Angeles, Ca. 90010

Dear Sir:

On Saturday July 12, 1998 my family experienced a devastating fire that left one son dead and my mother in-law in the hospital and destroyed everything that we owned. Our house and all of our personnel belongings was totally destroyed. We contacted our insurance company and they dispatched a claims representative and arrived 4 hours after the fire. We were told that the computers were down and they could not verify if we were a client. Unless we could provide a policy the representative could not assist us at that time with temporary housing or clothing. This demand for a copy of the policy when all was destroyed was ludicrous. Because of the nature of the fire I was also told that the insurance company would in all likelihood not pay on this claim. The reason for the initial denial was the fire was started to cover up a burglary. We had been a client of this insurance company for 23 years with only one previous claim and was totally drained emotionally and physically with our loss and was devastated at this position that my insurance company had taken.

On Tuesday July 15, 1998 the insurance company finally boarded up the house and acknowledged that we were a client. It was at this time that we met Mr. Frank Candido who was a representative for The Greeenspan Company. We talked with Frank about our claim and Frank told us what Greenspan Company would do for us. Frank believed that we had been grievously wronged by our insurance company position on our claim. At this time we still had not been assisted with temporary housing or clothing from my insurance company. We decided that we would hire The Greenspan Company based on Mr. Frank Candido's candid assessment of our situation and the lack of support or assistance by our insurance company.

We did not receive any assistance from our insurance company until July 25, 1998 after they had received a letter confirming The Greenspan Company and Frank Candido was representing us in the loss claim to our insurance company. It was at this time that they reversed their position on the fire damage portion of the house. They also paid $5000.00 for temporary assistance. When the insurance company gave us the check, the insurance company representative desperately tried to disparage The Greenspan Company stating that we did not need Greenspan assistance because our insurance company would take care of us. That we would lose needed funding to rebuild because Greenspan commission is paid out of the loss portion and not by the insurance company. They also stated that our final restitution would be delay because of Greenspan delaying tactics. We were not swayed by these arguments and we felt that without the Greenspan Company notification of representation, that we still would not have received any financial assistance.

The insurance company did everything in its power to set up roadblocks, like demanding receipts for all of our personal property. The insurance company delayed all correspondence sometimes for months to respond to Greenspan Company inquiries. It took our insurance company four months to provide a certified copy of our policy to The Greenspan Company.

During all this time Frank Candido was their providing guidance and answering all of our questions and concerns. Frank gave us the information that was needed to be able to buy a new house without having to rebuild the damaged house (even when the insurance company said we could not). Frank repeatedly made the insurance company reverse their position that would have negatively impacted the final restitution.

We would like to tell anyone that is thinking of hiring The Greenspan Company that we have no regrets for hiring the Greenspan Company. The average person does not have the expertise to deal with the intricacies of the insurance claims process. When it was necessary to provide documents to substantiate certain claims The Greenspan Company provided the experts to verify the claims. The fees that were paid to Greenspan Company was far out weighed by the additional money that was recouped from the insurance company offer and the final settlement that was negotiated by Greenspan Company. The difference from the offer and final settlement was a 38% increase for the house and a 31% increase for personal belongings.

We wish to thank Frank Candido and The Greenspan Company for helping us through this ordeal of the fire and the subsequent stress from filing the insurance claim.

Sincerely

John Le Francois

Cc:

Frank Candido